

ABSTRACT OF THE DISCLOSURE

The invention solves the inconvenience that a  
5 customer would experience when his/her electronic wallet  
was lost or broken down. A backup condition testing means  
tests predefined backup conditions to determine whether to  
make a backup, when an electronic wallet device  
communicates with any other device to transfer monetary  
10 data. When the backup condition testing means has  
determined to make a backup, a backup data sending means  
sends a predetermined set of backup data collected from  
the electronic wallet device. A backup data management  
means receives the backup data from the backup data  
15 sending means and saves the received data into its backup  
database. In this way, the proposed system automatically  
saves backup data of the electronic wallet device when any  
backup condition is met. This mechanism permits the  
customer to have an alternative electronic wallet device  
20 to be promptly issued when his/her electronic wallet  
device is lost.